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Fill in this information to identify the case:							
Debtor 1	Kimberly Barnes						
Debtor 2 (Spouse, if filing)	Robert Barnes						
United States Bar	nkruptcy Court for the : Northern District o	f Illinois (State)					
Case number	17-32591	<u> </u>					

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wilmington Savings Fund Society, FSB d/b/a Court claim no. (if known): 14

Christiana Trust, not in its individual capacity but solely in its capacity as Certificate
Trustee for NNPL Trust Series 2012-1

Last four digits of any number you use to identify the debtors' account:

XXXXXX9675

Date of payment change:

Must be at least 21 days after date of

this notice

New total payment:

Principal, interest, and escrow, if any

\$1,210.07

2/1/2020

	Findpal, interest, and escrow, if any								
Pai	Escrow Account Payment Adjustment								
1.	Will there be a change in the debtors' escrow account payment?								
	□ No T Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:								
	Current escrow payment: \$ 553.97 New escrow payment: \$ 811.12								
Pai	2: Mortgage Payment Adjustment								
2.	Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors' variable-rate note?								
	T No ☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:								
	Current interest rate: % New interest rate: %								
	Current principal and interest payment: \$ New principal and interest payment: \$								
Par	Other Payment Change								
3.	Vill there be a change in the debtors' mortgage payment for a reason not listed above?								
	Γ No Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)								
	Reason for change:								
	Current mortgage payment: \$ New mortgage payment: \$								

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Debtor 1 Kimberly Barnes Case number (if known) 17-32591
First Name Middle Name Last Name

Part 4:	Sign Here							
The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.								
Check the app	propriate box.							
□ I am the creditor.								
T I am the	T I am the creditor's authorized agent							
I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.								
X /s/Toni 7	Townsend			Date	12/26/2019			
· ·			Tarresand	T:41 -	Authorized Ameri			
Print: _	Toni First Name Middle		Townsend Last Name	Title _	Authorized Agent			
Company McCalla Raymer Leibert Pierce, LLC								
Address _	1544 Old Alabama Road							
	Number Street							
_	Roswell	GA State	30076 ZIP Code					
	City	Sidie	ZIF COUR					
Contact phone (312) 346-9088 X5174				Email	Toni.Townsend@mccalla.com			

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Bankruptcy Case No.: 17-32591

In Re: Chapter: 13

Kimberly Barnes Judge: Donald R. Cassling

Robert Barnes

CERTIFICATE OF SERVICE

I, Toni Townsend, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Kimberly Barnes 128 Warwick St Park Forest, IL 60466

Robert Barnes 128 Warwick St Park Forest, IL 60466

Megan Holmes (served via ECF Notification)

The Semrad Law Firm, LLC 20 S. Clark Street, 28th Floor Chicago, IL 60603

Tom Vaughn (served via ECF Notification)

55 E. Monroe Street, Suite 3850

Chicago, IL 60603

Patrick S Layng (served via ECF Notification)

Office of the U.S. Trustee, Region 11

219 S Dearborn St

Room 873

Chicago, IL 60604

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 01/07/2020 By: /s/Toni Townsend

(date) Toni Townsend

Authorized Agent for Fay Servicing, LLC



Dallas, TX 75261-9063

Filed 01/07/20 Document

Representation Of Printed Document Filed 01/07/20 Entered 01/0**ESCROW:ACCOUNT**Main Page 4 of SCLOSURE STATEMENT

Loan Number: **Analysis Date:**

11/06/2019

1,977.44

4.962.37

1-800-495-7166 **Customer Service**

Monday-Thursday 8:00 a.m. to 9:00 p.m. CT 8:30 a.m. to 5:00 p.m. CT Friday Saturday 10:00 a.m. to 4:00 p.m. CT

PRESENT PAYMENT **NEW PAYMENT** effective 02/01/2020 \$398.95 \$398.95 Principal & Interest **Escrow Payment** \$664.16 \$708.91 Escrow Shortage \$0.00 \$102.21 Optional Insurance \$0.00 \$0.00 Other \$0.00 \$0.00 Total \$1,063.11 \$1,210.07

KIMBERLY A BARNES 128 WARWICK ST PARK FOREST IL 60466-1621

ESCROW ANALYSIS STATEMENT

At least once every 12 months Fay Servicing, LLC analyzes your escrow account, in accordance with federal regulations, to ensure we collect sufficient funds to pay escrow items when they are due. The escrow account analysis below is an estimate of the activity that will occur in your escrow account over the next 12 months. The analysis will show if you currently have a shortage or overage in your account. This amount will be accounted for in your new monthly escrow payment unless there is an overage amount over \$50. In this case, the full amount of the overage will be refunded to you.

PROJECTED ESCROW ACTIVITY FOR THE NEXT 12 MONTHS PAYMENTS PAYMENTS **UNDERSTANDING YOUR MONTHLY** REQUIRED BALANCE **ESCROW PAYMENT AMOUNT** MONTH **TO ESCROW** FROM ESCROW DESCRIPTION BALANCE 1. Projected Monthly Escrow Payment STARTING BALANCE 1.977.41 4.962.34 The section titled "Projected Escrow Activity for the 3.631.67 **COUNTY 1ST** 2.039.58 Feb-20 708.91 -945.35 Next 12 Months" is a schedule that represents all anticipated payments to and from escrow for the coming year. First, we take the total of all Projected 708.91 -236.44 2,748.49 Mar-20 .00 708.91 .00 472.47 3,457.40 Apr-20 Payments from Escrow (a) and divide it equally over 12 months to determine your Projected Monthly Escrow Payment: \$8,506.89 / 12 months = \$708.91. 4.166.31 May-20 708.91 .00 1.181.38 Jun-20 4,875.22 708.91 .00 1,890.29 2,634.91 (b) 1,417.82 Jul-20 708.91 2,949.22 **COUNTY 2ND** -350.02 HOMEOWNERS I (c) -1,567.11 Aug-20 1.926.00 2. Escrow Surplus/Shortage 708.91 -858.20 Sep-20 2,126.73 708.91 .00 The minimum escrow balance required in your account is known as the Required Low Point. This is noted as Oct-20 708.91 .00 -149.29 2.835.64 3,544.55 708.91 559.62 Nov-20 .00 (b) under "Projected Escrow Activity for the Next 12 Months". The Required Low Point is set in accordance Dec-20 708.91 1,268.53 4,253.46

.00

(a) \$8,506.89

708.91

\$8,506.92

Jan-21

TOTAL

determine the overage/surplus: You have a shortage of \$2,452.92 because the Projected Low Point of -\$1,567.11 plus the escrow adjustment* is less than the Required Low Point of

with your mortgage contract, state law or federal law. Mortgage Insurance, if any, is not included in the Required Low Point calculation. Next, we compare the

Projected Low Point (c) to the Required Low Point (b) to

*An Escrow Adjustment of \$532.01, scheduled to be repaid through the bankruptcy, is included in this calculation.

You have a shortage greater than or equal to one month's escrow payment, your shortage will be spread over the next 24 monthly payments. You will need not take any further action.

3. New Monthly Escrow Payment

Principal & Interest \$398.95 Escrow Payment \$708.91 Escrow Shortage \$102.21 Optional Insurance \$0.00 \$0.00 Other \$1,210.07 Total Effective Date 02/01/2020

IMPORTANT MESSAGES

ACH Debit Borrowers: You have previously authorized Fay Servicing, LLC, to automatically debit your bank account each month for the amount of your monthly payment of principal, interest, and escrow (if applicable). Please note the amount of your next ACH debit will be changed (increase/decrease) to reflect the amount of your new monthly payment as reflected herein. Fay Servicing, LLC, is authorized to debit your bank account each month until you provide written or oral notice to stop. Termination request must be received by Fay Servicing, LLC, at least three (3) business days prior to your next scheduled debit.

Fay Servicing, LLC is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. Our office hours are Monday-Thursday 8 A.M. - 9 P.M. Friday 8:30 A.M. - 5 P.M., and Saturday 10 A.M. - 4 P.M. CST. Call today: 1-800-495-7166. NMLS ID# 88244. NC residents: Fay Servicing, LLC, NC Permit Number 112302, 425 S. Financial Pl., Suite 2000, Chicago, IL 60605-6011.

Loan Number:

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Date: 11/06/2019

This is a statement of actual activity in your escrow account from 01/01/2020 through 01/31/2020. This section provides last year's projections and compares it with actual activity.

An asterisk (*) indicates a difference from a previous estimate either in the date or amount and may be caused by any of

the following: The actual amount of insurance or taxes paid since your last Escrow Analysis Statement was higher or lower than anticipated

Additional funds were applied to your escrow account

The time elapsed between payments to escrow and disbursement from escrow was shorter or longer than anticipated on your last Escrow Analysis Statement.

	PAYMENTS		DISBURSEMENTS			ESCROW BALANCE		
MONTH	PROJECTED	ACTUAL		PROJECTED	ACTUAL	DESCRIPTION	PROJECTED	ACTUAL
						BEGINNING BALANCE	3,811.04	1,423.44
01/20	553.97	553.97	E			E	4,365.01	1,977.41 <
TOTAL	\$6,647.64	\$553.97		\$6,647.56	\$0.00			